

**Information to identify the case:**

Debtor 1	<u>Ronald M Davis</u>	Social Security number or ITIN	xxx-xx-5529
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angela Lorraine Davis</u>	Social Security number or ITIN	xxx-xx-6907
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-21357-RG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald M Davis

Angela Lorraine Davis

9/11/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ronald M Davis  
 Angela Lorraine Davis  
 Debtors

Case No. 14-21357-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db/jdb  
 cr +Ronald M Davis, Angela Lorraine Davis, 5 Oak Lane, Lake Hiawatha, NJ 07034-1702  
 +SN Servicing Corporation as servicer for U.S. Bank, FRIEDMAN VARTOLO, LLP,  
 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631  
 cr +SN Servicing Corporation, as servicer for U.S. Bank, c/o Friedman Vartolo,  
 1325 Franklin Avenue, Suite 230,, Garden City, NY 11530-1631  
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +Wells Fargo Bank, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Rd Ste 100,  
 Mt Laurel, NJ 08054-3437  
 514898747 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514829118 Cap One, Po Box 52530, Carol Stream, IL 60196  
 514829123 +Fein, Such, Kahn, & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
 516432880 MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,  
 Irvine, CA 92619-2708  
 516432881 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,  
 Irvine, CA 92619-2708, MTGLQ Investors, LP,  
 c/o Rushmore Loan Management Services 92619-2708  
 514829124 McCabe, Weisberg & Conway, PC, 216 Haddon Avenue, Suite 216, Westmont, NJ 08108  
 514829126 +Novartis Federal Credit Union, 124 S Ridgedale Avenue, East Hanover, NJ 07936-3190  
 514829128 +PNC Mortgage, 6 N Main St, Dayton, OH 45402-1908  
 514829127 +Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437  
 515072828 +WELLS FARGO BANK, N.A. AS SERVICER FOR FEDERAL HOM, WELLS FARGO BANK, N.A.,  
 Attention: Bankruptcy Department, MAC#D3347-014, 3476 Stateview Boulevard,  
 Fort Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2019 00:08:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2019 00:08:18 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514902318 EDI: GMACFS.COM Sep 12 2019 03:28:00 Ally Capital serviced by Ally Servicing LLC,  
 PO Box 130424, Roseville, MN 55113-0004  
 514829115 +EDI: GMACFS.COM Sep 12 2019 03:28:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 514829120 EDI: CITICORP.COM Sep 12 2019 03:28:00 Childrens Place/Citicorp Credit Services,  
 Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195  
 514829121 EDI: CITICORP.COM Sep 12 2019 03:28:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 Po Box 20363, Kansas City, MO 64195  
 514829131 EDI: CITICORP.COM Sep 12 2019 03:28:00 Unvl/citi, Attn: Centralized Bankruptcy,  
 PO Box 20507, Kansas City, MO 64195  
 514829116 EDI: RESURGENT.COM Sep 12 2019 03:28:00 Cach LLC, PO Box 10587,  
 Greenville, SC 29603-0587  
 514829117 +E-mail/Text: bankruptcy@cavps.com Sep 12 2019 00:08:47 Calvary Portfolio Services,  
 Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321  
 514829119 +EDI: CAPITALONE.COM Sep 12 2019 03:28:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 514838404 +E-mail/Text: bankruptcy@cavps.com Sep 12 2019 00:08:47 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 514851306 +EDI: TSYS2.COM Sep 12 2019 03:28:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 514829122 +EDI: TSYS2.COM Sep 12 2019 03:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 514829125 +EDI: MID8.COM Sep 12 2019 03:28:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 514829129 EDI: PRA.COM Sep 12 2019 03:28:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
 Norfolk, VA 23541  
 515090651 EDI: PRA.COM Sep 12 2019 03:28:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
 514829130 +EDI: WTRRN BANK.COM Sep 12 2019 03:28:00 TD Bank Usa, PO Box 673,  
 Minneapolis, MN 55440-0673  
 517750867 +E-mail/Text: bknotices@snsnc.com Sep 12 2019 00:09:27  
 U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street,  
 Eureka, CA 95501-0305  
 517750868 +E-mail/Text: bknotices@snsnc.com Sep 12 2019 00:09:28  
 U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street,  
 Eureka, CA 95501, U.S. Bank Trust National Association, as,  
 C/O SN Servicing Corp. 95501-0305  
 514829133 EDI: WFFC.COM Sep 12 2019 03:28:00 Wells Fargo Home Mortgage, 8480 Stagecoach Circle,  
 Frederick, MD 21701  
 514948865 EDI: WFFC.COM Sep 12 2019 03:28:00 Wells Fargo Bank, N.A., PO BOX 10438,  
 Des Moines, IA 50306-0438

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Sep 11, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514829132 +EDI: WFFC.COM Sep 12 2019 03:28:00 Wells Fargo FinanceBank, Attention: Bankruptcy,  
POBox 10438, Des Moines, IA 50306-0438

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
514846425\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, NA nj.bkecf@fedphe.com  
Brian E Caine on behalf of Creditor MTGLQ Investors, LP bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor PRP III Chalet, LLC bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Celine P. Derkrikorian on behalf of Creditor PNC Bank, N.A. njecfmail@mwc-law.com  
Celine P. Derkrikorian on behalf of Creditor PNC Bank, National Association  
njecfmail@mwc-law.com  
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation, as servicer for U.S. Bank  
Trust National Association, as Trustee of the Tiki Series III Trust  
bankruptcy@friedmanvartolo.com  
Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank  
Trust National Association, et al bankruptcy@friedmanvartolo.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mitchell R. Stein on behalf of Debtor Ronald M Davis mitchell@stein-stein.com,  
msteinlaw@yahoo.com;steinmr83648@notify.bestcase.com  
Mitchell R. Stein on behalf of Joint Debtor Angela Lorraine Davis mitchell@stein-stein.com,  
msteinlaw@yahoo.com;steinmr83648@notify.bestcase.com  
Nicholas V. Rogers on behalf of Creditor Wells Fargo Bank, NA nj.bkecf@fedphe.com  
TOTAL: 13